

FIG. 1

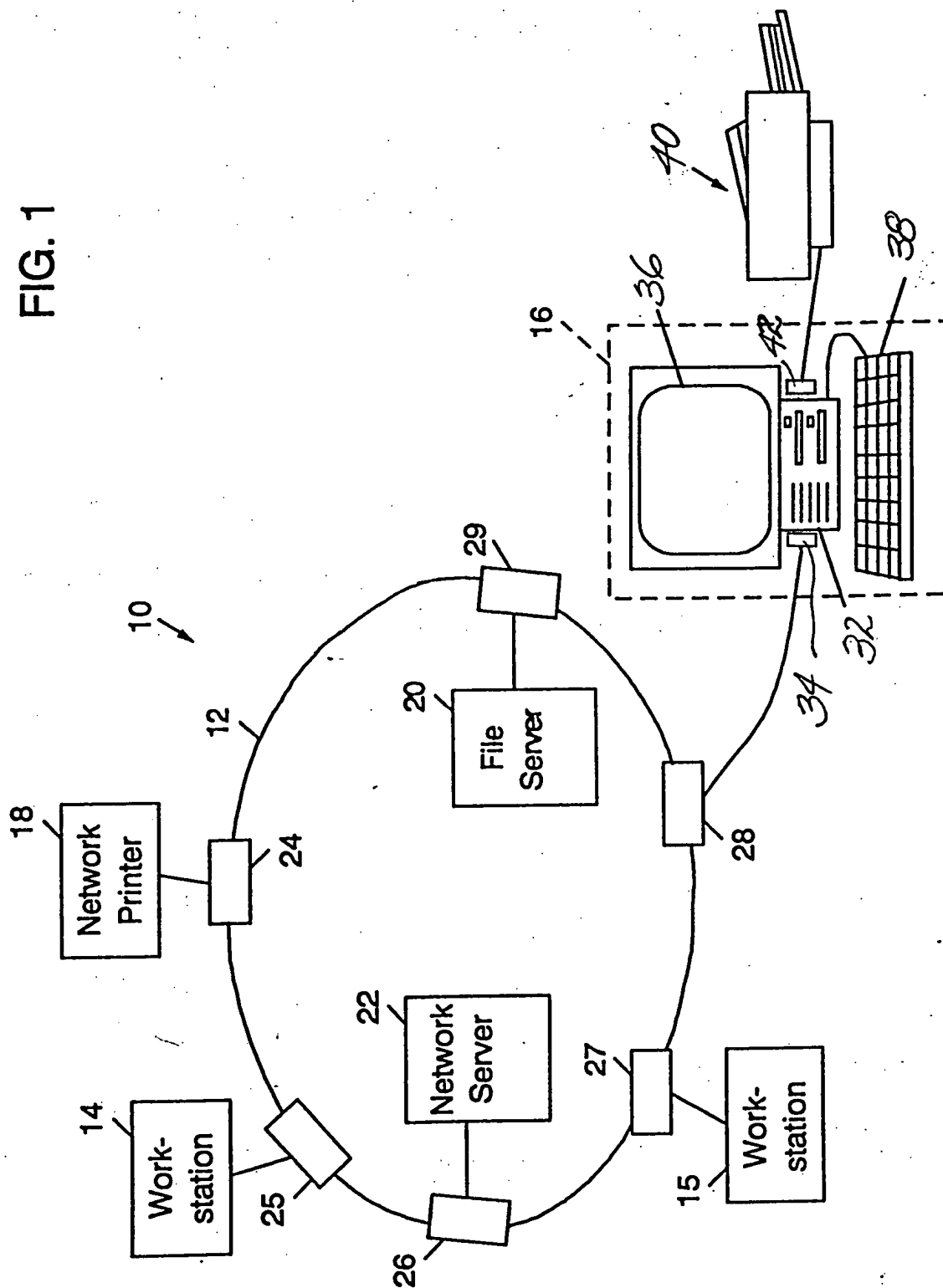
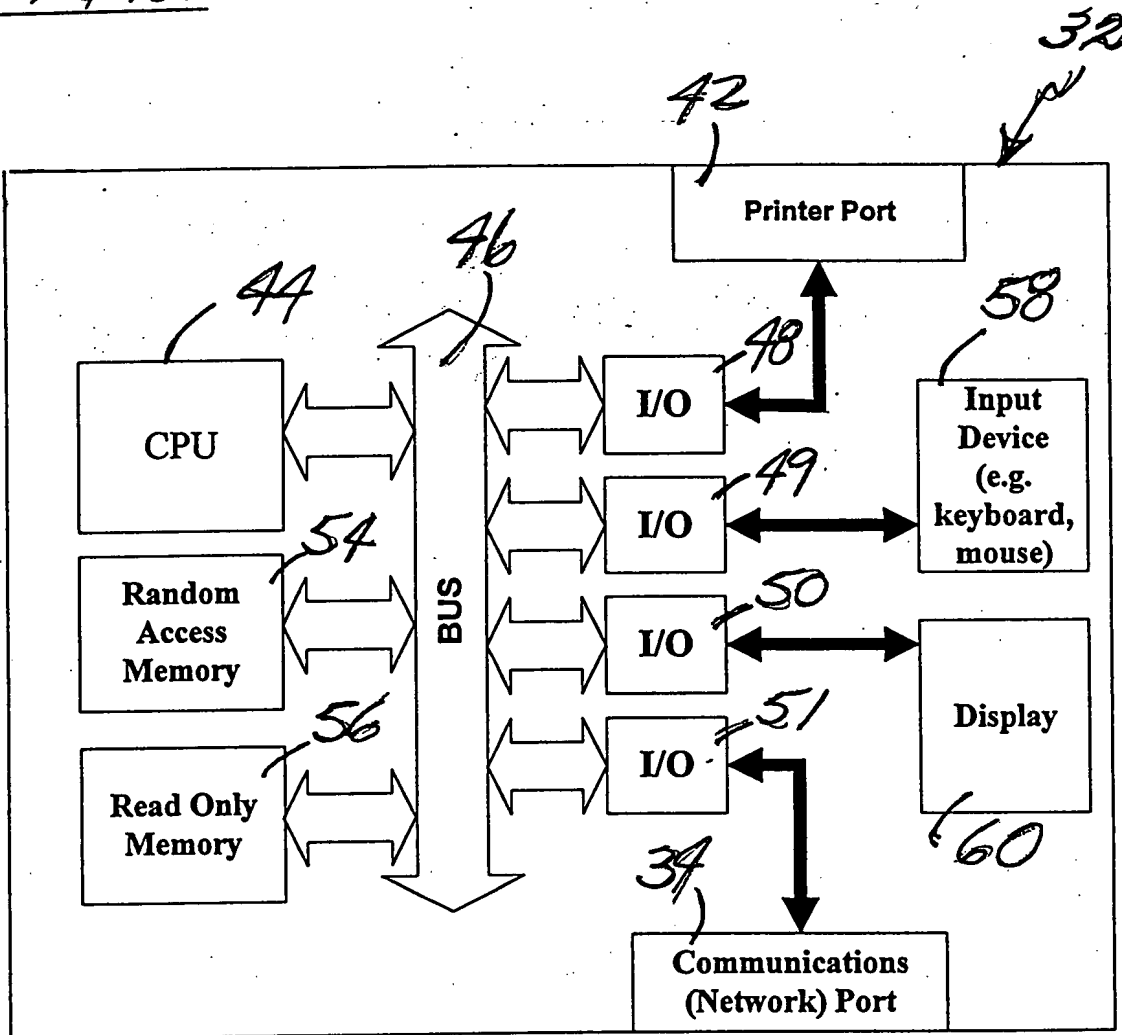


FIG 2.



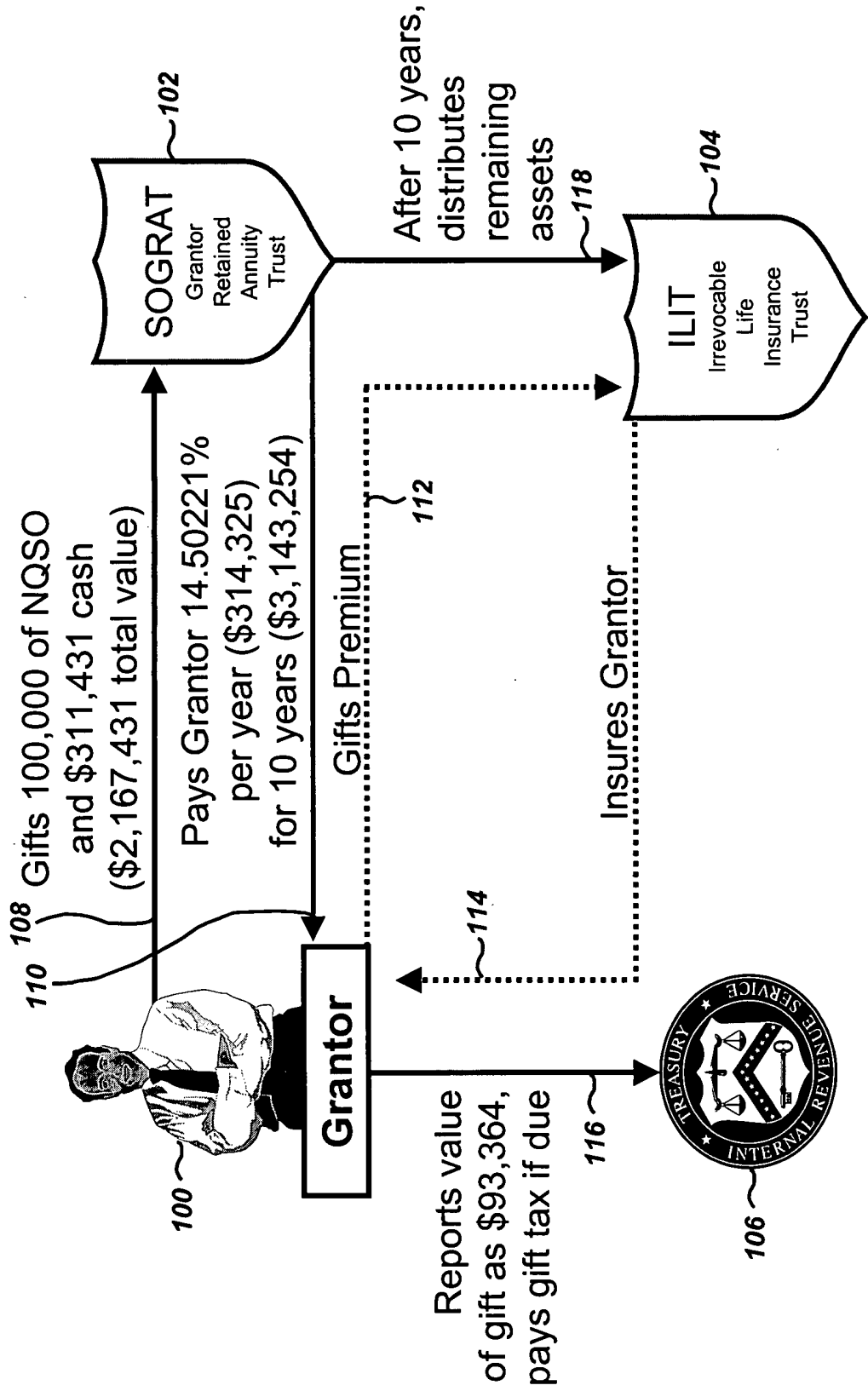


FIG. 3

200

YEAR 1

202

GRANTOR DATA

204

STOCK DATA

206

DETERMINE
OPTION'S EXPECTED
LIFE

208

DETERMINE
OPTION'S INITIAL
VALUE

210

DETERMINE TOTAL
VALUE OF OPTIONS

212

INPUT % STOCK
GROWTH OR E.O.Y.
PRICE

214

INPUT % RETURN ON
CASH

216

DETERMINE
OPTIMAL RETAINED
ANNUITY %

218

CASH IN GIFT?

Yes

DETERMINE CASH
AMOUNT

222

No

220

DETERMINE TOTAL
B.O.Y. VALUE

A

FIG. 4a

CONFIDENTIAL

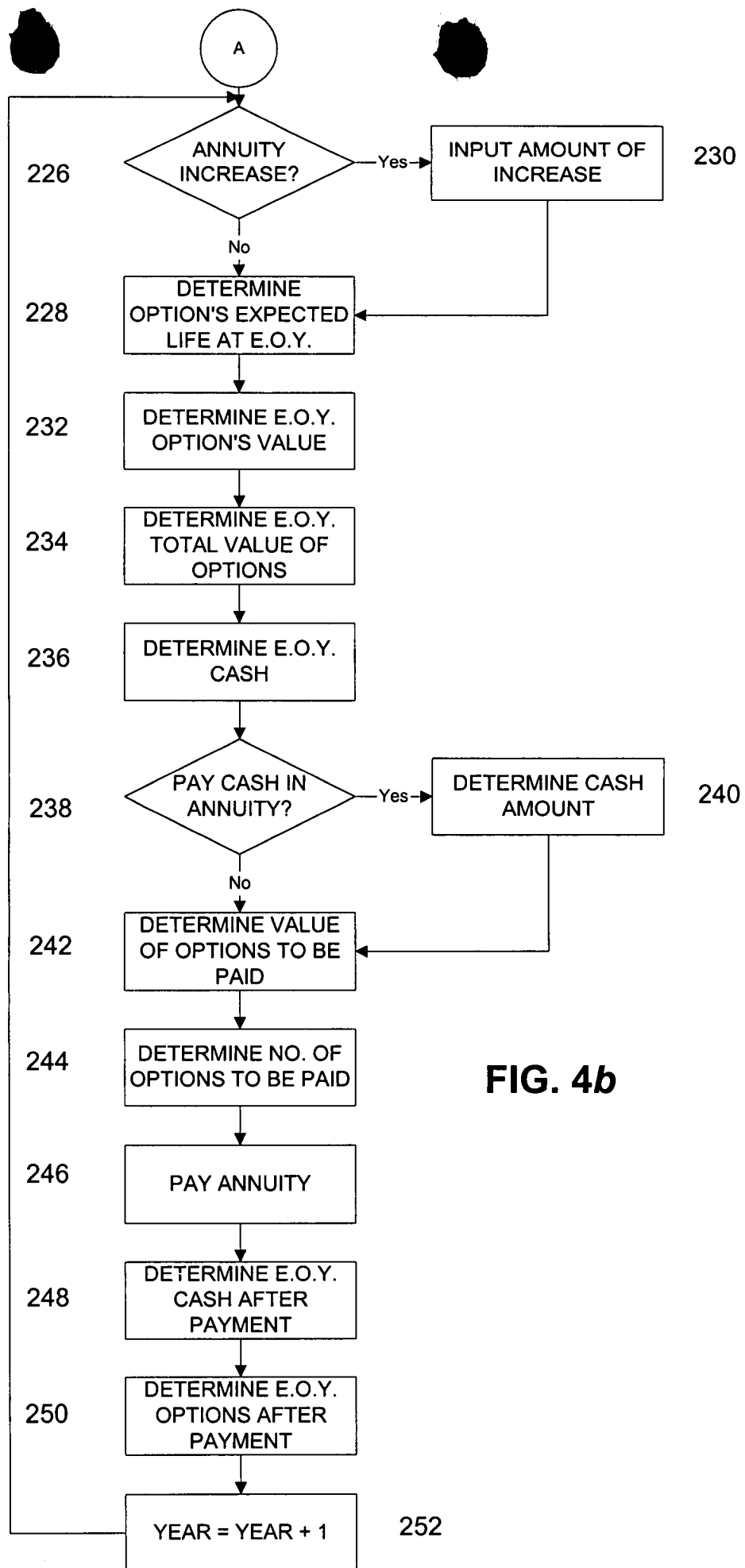


FIG. 4b